

CLAIMS

1. A method for processing a loan comprising the steps of:
partnering with a third-party service provider;
providing a loan production team;
providing a loan closing team;
- 5 gathering loan information on-line, said loan information
provided to said third-party service provider, said loan production team, and
said loan closing team; and
concurrently executing tasks by said third-party service providers,
said loan production team, and said loan closing team to close the loan.
2. The method of Claim 1 wherein the step of partnering third-
party service providers comprises partnering with a title company.
3. The method of Claim 1 wherein the step of partnering third-
party service providers comprises partnering with an engineering company.
4. The method of Claim 1 wherein the step of partnering with a
third-party service provider comprises establishing a communication link
with said third-party service provider to enable said third-party service
provider to receive said loan information within 24 hours.
5. The method of Claim 1 further comprising the step of said
loan production team reviewing appraisal, environmental, and engineering
information.
6. The method of Claim 1 further comprising the step of said
closing team drafting a loan document.

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7. The method of Claim 1 wherein the step of gathering loan information on-line comprises providing a web site for borrowers and brokers to access a loan application.

8. A method of underwriting a commercial loan comprising:
 accessing borrower loan information;
 accessing lender loan information;
 providing a signed loan application in under 72 hours using said
 5 borrower and lender loan information;
 generating an appraisal in under 96 hours;
 evaluating title and credit of said borrower in under 96 hours; and
 closing said loan in under 240 hours.

9. The method of Claim 8 wherein said step of accessing borrower information is done via the internet.

10. The method of Claim 8 wherein said step of providing a signed loan application is executed by a production team.

11. The method of Claim 10 wherein said step of evaluating said title and credit of said borrower is executed by a production team.

12. The method of Claim 11 further comprising said closing and production teams executing tasks in parallel.

13. The method of Claim 12 further comprising the step of partnering third-party service providers to execute tasks in parallel with said production and closing teams.

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14. The method of Claim 13 wherein said third-party service providers comprise at least a title company.

15. A method of online loan processing comprising:
 providing a website to compile borrower loan information and interact with said borrower;
 providing a selection of applicable loan programs based on said
 5 borrower information;
 selecting an expedited process based on said borrower input;
 reviewing a loan inquiry;
 providing a loan production team;
 providing a loan closing team;
 10 partnering with third-party service providers;
 said loan production team, closing team, and said third-party service providers executing tasks in parallel; and
 closing the loan in under 1080 hours.

16. The method of Claim 15 wherein the step of closing the loan in under 1080 hours comprises closing the loan in under 240 hours.

17. The method of Claim 1 wherein the step of partnering third-party service providers comprises partnering with an engineering company.

18. The method of Claim 15 wherein the step of partnering with a third-party service provider comprises establishing a communication link with said third-party service provider to enable said third-party service provider to receive said loan information within 24 hours.

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19. The method of Claim 15 further comprising the step of said loan production team reviewing appraisal, environmental, and engineering information.

20. The method of Claim 15 further comprising the step of said loan closing team drafting a loan document.

21. The method of Claim 15 wherein the step of partnering with a third-party service provider comprises integrating a third-party service party into the loan process.

22. A method of processing a commercial loan comprising the steps of:

- 5 compiling borrower information;
- compiling lender information;
- providing a selection of applicable loan programs;
- entering an expedited loan process;
- generating a signed loan application by a production team;
- generating a loan document by a closing team;
- clearing title through a title company;
- 10 generating an appraisal with third-party services;
- operating said production team, closing team, title company, and third-party services in parallel to process the commercial loan; and
- closing the commercial loan.

23. The method of Claim 22 wherein the step of closing the commercial loan comprises closing the commercial loan in under 240 hours.

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24. An method of processing a commercial loan comprising the steps of:

- compiling borrower information;
- compiling lender information;
- 5 providing a selection of applicable loan programs;
- entering an expedited loan process;
- generating a signed loan application by a production team;
- generating a loan document by a closing team;
- clearing title through a title company;
- 10 generating an appraisal with third-party services;
- operating said production team, closing team, title company, and third-party services in parallel to process the commercial loan; and
- closing the commercial loan.

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